

How Does Home Health Care Work?

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Some research suggests nearly 90% of people over 65 want to age in place—to live at home as long as possible [1]. But to make it happen, additional care is often necessary, which is why some families turn to home health care services.



“They want to be at home around their things, in their castle,” says Lori Yount, vice president of operations of CareBuilders at Home, a

national network of private duty home care agencies. “The benefit of home health care is that we enable people to stay at home and age in place independently for as long as they want.”

Here’s what to know about the different services home health care provides, what to expect when working with an agency, how much it costs and how to find the right agency for you.

What Is Home Health Care?

At its most basic level, home health care is exactly what the name suggests: “It’s care for someone within their home,” says Joe Pecora Jr., vice president of Home Healthcare Workers of America, a national union representing home healthcare workers.

The type of care varies. Depending on a person’s needs, home health care can consist of medical care like wound care and/or non-medical care like help with bathing or meal preparation.

Different Types of Home Health Care

There are two primary types of home health care:

Medical Care

This type of home health care—often called skilled care—is provided by a medical professional, such as a physician, registered nurse or physical therapist. Services they could provide include wound care and physical, occupational and speech therapy, says Yount. Other potential services include patient and caregiver education, injections and nutrition therapy. Medical home health care is prescribed by a doctor.

Non-Medical Care

Non-medical care includes “assistance with activities of daily living—so, things like bathing, dressing, meal preparation, transportation to and from physician appointments, running errands, shopping and housekeeping,” says Yount. It’s provided by home health or home care aides.

What to Expect From Home Health Care

When a new patient signs up for home health care through BrightStar Care, a national home health care provider, a registered nurse meets with the family at home to understand their goals and exactly what services they need. The nurse then prepares a detailed personalized care plan, says Shelly Sun, the company’s CEO and founder. That meeting helps BrightStar Care “match a caregiver with the right skills, the right personality and the right schedule compatibility with the individual we’re going to be taking care of in their home,” says Sun. She stresses that anyone signing up for high-quality home health care should expect a similar process.

Once home health care starts, the patient and provider work together to determine the appropriate days and hours for visits. “It varies greatly—from one hour at a time to 24-hour care,” says Pecora.

In addition to hands-on care for a patient, home health care providers “act as a liaison,” assisting with communication between the patient and their healthcare team. “They are the eyes and ears for the physician inside the home,” says Yount. “The doctor only sees them intermittently, so sometimes [the home health aide] can head off larger medical issues by seeing signs and symptoms earlier.”

Benefits of Home Health Care

There are many benefits to home health care, experts say. Most obviously, it allows seniors to stay at home instead of having to relocate to a facility.

Home health care also reduces loneliness among seniors, which can improve their mental and physical health, says Pecora. He points out that during the coronavirus pandemic, home health care aides were often the only people patients saw. “They form a bond,” says Pecora. “They become part of the family because they’re spending hours—[sometimes] multiple days of the week—with the person.” Sometimes the patient and home health caregiver even vacation together, he says.

Home health care can also help reduce hospital readmissions. For instance, in one systematic review of patients with heart failure, those who received nurse visits at home experienced fewer hospital readmissions and less mortality for up to six months after they were discharged from the hospital compared to patients who didn’t receive nurse visits[2].

Challenges of Home Health Care

It can take a little while for some seniors to adjust to having a stranger in their home, says Yount, which is why finding the right fit is so important. As with all things, the first agency you try might not be the best one for you.

But the main challenge, some experts say, is financial. Home health care can be expensive. For this reason, Sun says it’s important for families to plan ahead for the resources they might need in the future.

Who Needs Home Health Care?

BrightStar Care offers home health care to all age ranges, says Sun—including pediatrics. Some families, for example, might have a child on a ventilator and need assistance at home, she says. It's also common for people who were injured on the job to need home health care services. But the majority of people who receive home health care are seniors.

If you're not sure whether your parent needs home health care, Sun suggests asking yourself the following:

- If the phone rings, does the senior hear it and answer in a timely fashion?
- Do they store food safely and toss it when it's no longer edible?
- Do they clean up after meals, including washing dishes and putting them away?
- Is your family member attending social and family activities?
- Are they able to do their own laundry?
- If you answered "no" to any of these questions, it may be time to consider support from a home health care agency.

Home Health Care Costs

In 2020, the median annual cost of in-home medical care in the U.S. was \$54,912, according to Genworth, an insurance company that has tracked the cost of care for nearly two decades[3]. This price is based on 44 hours of care a week for 52 weeks. Exact rates vary based on the type of care a patient needs. For example, the cost of an occupational therapist's services differ from those of a registered nurse, which differ from those of a home health aide.

The median annual cost for "homemaker services" (or non-medical care, such as bathing and meal prep services) was slightly lower: \$53,768.

Home health care costs also vary from state to state. For instance, the hourly rate for a home health aide in Louisiana in 2020 was \$17 compared to \$33 in Minnesota.

It's also important to note the hourly rates agencies charge aren't what the employee (whether they're a registered nurse or a home health aide) makes—the agency needs to inflate the number to cover its own administrative overhead costs. Still, Sun says BrightStar Care—as one example—pays "significantly above the minimum wage in every state we operate in."

Is Home Health Care Covered by Insurance?

It depends. Medicare covers the cost of skilled home care ordered by a doctor for a limited time, based on specific medical needs. Care needs to be intermittent, which means fewer than seven days a week and for less than eight hours each day, for up to 21 days. Non-medical care, such as meal prep and bathing assistance, doesn't qualify.

Medicaid coverage is determined at the state level, so it varies greatly—but in most cases, there will be some coverage.

Long-term care insurance, which is purchased from private companies to cover such costs as nursing home care or home health care, covers many services not covered by traditional private insurance. The specifics vary from plan to plan, but most will cover at least part of the cost of home health care.

How to Find the Right Home Health Care Agency for You

Often, the best way to find a home health care agency is to ask people who have used similar services for their recommendations, says Yount. “Asking friends and family about their experience is a really great way to get referrals for quality services.” She also recommends talking to a trusted advisor, such as your doctor.

As you narrow down your list and start calling around, Sun suggests asking agencies the following questions:

- Will you have a nurse come in and develop a personalized care plan?
- Will you coordinate with my doctor?
- Will you help me see if I qualify for any financial benefits so I don't have to pay entirely out of pocket?

Based on the responses you receive, you should be able to partner with a home health care agency that adequately meets the needs of your loved one.